

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
HARRISBURG DIVISION**

In re: YUL B. HOLLOWAY	§	Case No. 1:16-bk-04569
TONYA MARIE HOLLOWAY	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/07/2016.
- 2) The plan was confirmed on 02/09/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 10/29/2021.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,180.00.
- 10) Amount of unsecured claims discharged without full payment: \$71,535.92.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 14,820.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 14,820.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,610.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,057.10	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 4,667.10</b>
Attorney fees paid and disclosed by debtor(s):	\$ 390.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
PAUL MURPHY-AHLES ESQUIRE	Lgl	0.00	NA	NA	3,610.00	0.00
BMW FINANCIAL SERVICES	Sec	24,420.00	24,827.03	529.96	529.96	0.00
QUANTUM3 GROUP, LLC	Sec	0.00	3,162.11	0.00	0.00	0.00
ONEMAIN FINANCIAL	Uns	6,779.00	6,779.16	6,779.16	564.81	0.00
LIBERTY UNIVERSITY	Uns	0.00	3,194.38	3,194.38	266.14	0.00
AIS PORTFOLIO SERVICE, LP	Uns	1,082.00	1,082.40	1,082.40	90.18	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	248.98	248.98	20.74	0.00
CARMEN L SPURR	Uns	0.00	4,915.00	4,915.00	409.49	0.00
NAVIENT SOLUTIONS, INC	Uns	0.00	31,544.79	31,544.79	2,628.17	0.00
PSECU	Sec	29,813.00	28,672.81	0.00	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	1,457.00	1,422.64	1,422.64	118.53	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	1,642.00	1,598.41	1,598.41	133.18	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	1,301.00	1,301.98	1,301.98	108.47	0.00
MIDLAND CREDIT MGMT;	Uns	1,091.00	1,091.03	1,091.03	90.90	0.00
MARINER FINANCE, LLC	Uns	1,298.00	1,321.65	1,321.65	110.12	0.00
U.S.DEPARTMENT OF EDUCATION	Uns	67,003.00	51,538.32	51,538.32	4,293.95	0.00
PORTFOLIO RECOVERY	Uns	769.00	819.72	819.72	68.29	0.00
PORTFOLIO RECOVERY	Uns	508.00	543.55	543.55	45.29	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PORTFOLIO RECOVERY	Uns	1,611.00	1,611.10	1,611.10	134.23	0.00
PORTFOLIO RECOVERY	Uns	3,008.00	3,008.40	3,008.40	250.65	0.00
PORTFOLIO RECOVERY	Uns	1,926.00	1,926.07	1,926.07	160.47	0.00
PORTFOLIO RECOVERY	Uns	1,552.00	1,552.27	1,552.27	129.33	0.00
DITECH FINANCIAL LLC	Sec	86,803.00	NA	NA	0.00	0.00
AES/PHEAA	Uns	15,021.00	NA	NA	0.00	0.00
BELCO COMMUNITY CU	Uns	217.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	523.00	NA	NA	0.00	0.00
CHASE CARD	Uns	441.00	NA	NA	0.00	0.00
CONVERGENT OUTSOURCING	Uns	516.00	NA	NA	0.00	0.00
EASTERN REVENUE INC	Uns	858.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Uns	8,284.00	NA	NA	0.00	0.00
ONEMAIN FINANCIAL	Uns	8,283.00	NA	NA	0.00	0.00
PENN CREDIT	Uns	538.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Uns	677.00	NA	NA	0.00	0.00
SOUTHWEST CREDIT	Uns	268.00	NA	NA	0.00	0.00
KAY JEWELERS	Uns	3,162.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Uns	1,598.00	NA	NA	0.00	0.00
BUREAU OF ACCT MGMT	Uns	113.00	NA	NA	0.00	0.00
ACCEPTANCE NOW	Uns	1,321.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 529.96	\$ 529.96	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 529.96	\$ 529.96	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 115,499.85	\$ 9,622.94	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 4,667.10	
Disbursements to Creditors	\$ 10,152.90	
<b>TOTAL DISBURSEMENTS:</b>		\$ 14,820.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 12/08/2021

By: s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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